

## **FINANCIAL POLICY**

Thank you for choosing Carolina Pain and Weight Loss for your pain management and weight loss needs. Our main concern is that you receive the proper and optimal care needed to maintain and/or restore your health. We also believe that it is important to understand our financial policies.

Please present your current insurance card at each visit so we can correctly submit your claims in a timely manner to your insurance plan(s). If you do not have your current insurance card at the time of visit, we may need to reschedule your appointment or may ask you to pay for your services in full for that day. If at any time your insurance changes, please notify us immediately of the change to accurately file claims on your behalf. If we cannot verify your current insurance coverage and cannot file the claim in the necessary time period as mandated by your existing insurance plan, you will be responsible for all charges. In the event we do not participate with your insurance plan and it does not have an out-of-network benefit, you may be responsible for payment of all charges.

We participate with most insurance plans and will file the necessary insurance claims on your behalf for innetwork insurance plans and most out-of-network plans. Please remembers that insurance is a contract between you, the patient, and your insurance plan(s) and it is ultimately your responsibility to pay the portion of the bill for services rendered that is not paid by your insurance plan(s)(unless otherwise restricted by law or an agreement we, as a network provider, may have with the insurance plan).

Payment is expected at the time of service. Payment will need to include any copayment, deductible and/or coinsurance. Any non-covered services will need to be paid in full on the date of service. Any past due balances will need to be reconciled prior to seeing the provider. Unresolved balances may be placed with an outside collection agency at the discretion of Carolina Pain and Weight Loss. If you do not have insurance coverage at the time of your appointment, payment in full is expected at the time of your visit. For any new self-pay patient without participating insurance coverage, payment in cash will be required at the time of the appointment. For established patients and participating insurance plans, we accept cash, Discover, Visa, MasterCard, American Express and Diners Club International for your convenience.

I agree to abide by the terms of the above financial policy and accept responsibility for any balances not covered by my insurance plan(s). I authorize my insurance plan(s), or any other applicable parties to pay Carolina Pain and Weight Loss and/or provide any information regarding payment of my bill.

Patient Signature	Date
Print Name	